

Making an External Transfer

In a few easy steps, you can send funds to accounts outside of First Florida Credit Union.

You have two options to do this: Use 'Transfers' or 'Bill Payer'.

Both options are available in the desktop and mobile versions of online banking.

To send funds using 'Transfers' on desktop, go to the 'Transfer & Pay' tab in the main menu and click on 'Transfers.'

Under 'Make a Transfer,' click the arrow beside 'From Account,' and select the account from which you want to send the funds. Then, click the arrow beside 'To Account' to open the drop-down. At the bottom of the drop-down, click the plus sign beside 'Add an Account' to open the 'Add Account' sidebar menu.

Alternatively, you can access this sidebar menu by clicking the 'More Actions' tab on the 'Transfers' page and then clicking 'Add Account'.

On the 'Add Account' sidebar menu, click 'Add an External Account.' This is the preferred method, as it allows you to quickly and securely connect your external account by simply signing in with your external account credentials. Once verified, you'll be able to make transfers to and from this account immediately.

After you click this option, you will see a selection of financial institutions available to sign in to. If you don't see your institution listed, search for it using the field at the top.

Once you've selected your financial institution, you'll be asked to allow data sharing between your external account and First Florida, and agree to the terms of use. Click 'Continue' when you are ready.

Next, you'll be redirected to a sign-in page for your financial institution. Login with your external account credentials. Afterward, you will be guided through a series of authorization pages. Click 'Continue' on these pages if you agree.

Select which account(s) you wish to connect and click 'Continue.'

Finally, you will be taken to a confirmation page where you can authorize First Florida to connect with your account. Click 'Authorize,' and you're good to go.

You will now be able to select this external account to send transfers.

Manually Adding External Accounts

If your banking institution is unavailable through the preferred connection method, you can manually add an external account.

Select the account type — either Checking or Savings.

Enter the external institution's routing number along with the account number.

You will then be prompted for authentication and verification. Follow the remaining steps to manually add your account. Verification can take up to three days, after which you can transfer funds to this account.

External Transfers in the Mobile App

To set up external transfers in the mobile app, go to 'Transfers' and tap 'Add Account'. From there, complete the same verification and confirmation steps.

Using Bill Payer for External Transfers

You can also use the Bill Payer in online banking on a desktop or the mobile app as an alternative way to send external transfers.

To use 'Bill Payer' in online banking on a desktop, click on the 'Transfer & Pay' tab in the main menu, then click on 'Bill Payer.' In the payments menu, you can add a payee using the 'Add Payee' button on the left side of the dashboard. Then, use the options to search the payee directory or add people you need to pay, such as a company (e.g., credit cards, utilities, or cable).

Alternatively, you can select 'Pay a Person,' such as a friend or relative.

Continue following the instructions to complete the process, and you will be ready to send funds to external accounts.

Bill Payer on Mobile

Follow the same steps when using the Bill Payer in the mobile app. Tap 'Add and Manage Payees.' Then, you can select 'Add a Payee,' either 'Business' or 'Personal,' and complete the form with the requested information.